

UNITED STATES BANKRUPTCY COURT FOR THE  
DISTRICT OF SOUTH CAROLINA

IN RE:

Monica Michell Foster,

Debtor(s).

CHAPTER 13  
CASE NO.: 05-13034-W

AFFIDAVIT OF DEFAULT

305052-01679

The undersigned attorney for American Home Mortgage Servicing, Inc., successor in interest to Option One Mortgage Corporation as servicer for Wells Fargo Bank, N.A., as Trustee for MASTR Asset Backed Securities Trust 2002-OPT1 Mortgage Pass-Through Certificates Series 2002-OPT1 ("Movant"), a secured creditor of the above-named Debtor states:

1. Movant holds a first mortgage and/or security agreement on certain property in which the Debtor has or may claim an interest.
2. That on or about August 18, 2009, a Settlement Order was entered in this case.
3. That, upon information provided by Movant, Debtor did not make the arrearage payments due January 1, 2010 and February 1, 2010, and regular monthly payments due February 1, 2010 and March 1, 2010 according to the deadline established in the Order of August 17, 2009.
4. Therefore, Debtor has failed to comply with this Order and Movant hereby invokes the provisions of the Settlement Order lifting the Automatic Stay so that it may pursue its State law remedies under the terms of the Note, Mortgage and/or Security Agreement, including sending any required notice to the Debtor.

/s/ William S. Koehler

Samuel C. Waters (I.D. 4539)

Cheryl H. Fisher (I.D. 7451)

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March 24, 2010

SWORN to and subscribed before me  
this 24th day of March, 2010

/s/ Jennifer K. Jones

Notary Public for South Carolina

My Commission Expires: February 6, 2019